

Debtor 1 **Edward Charles Rajuai**Case number (if known) **22-32387-H5**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$20,000.00	\$5,458.32
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$3,301.50	\$683.92
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$485.80
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: Disability	5h. + \$0.00	\$493.08
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$3,301.50	\$1,662.80
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$16,698.50	\$3,795.52
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$5,971.25	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$364.86
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: Annual Bonus	8h. + \$0.00	\$125.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$5,971.25	\$489.86
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$22,669.75	\$4,285.38
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$26,955.13	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: NFS has been off of work because of health reasons since mid January 2023. She is now back to work.		

Debtor 1 Edward Charles RajuaiCase number (if known) 22-32387-H51. Additional Employers Debtor 1Debtor 2 or non-filing spouseOccupation Contractor-1099 Self EmployedEmployer's name CR Design BuildEmployer's address 5715 Paroo Canyon LaneSugar Land TX 77479

City State Zip Code

City State Zip Code

How long employed there? 2 Years

Debtor 1 Edward Charles RajuaiCase number (if known) 22-32387-H5

8a. Attached Statement (Debtor 1)

CR Design Build- 1099 Self-Employed

Gross Monthly Income:			<u>\$14,976.25</u>
<u>Expense</u>	<u>Category</u>	<u>Amount</u>	
Vehicle Expenses	Vehicle Expenses	\$1,125.00	
Office Expenses	Office Expenses	\$1,680.00	
Travel Expenses	Travel Expenses	\$2,175.00	
Meals	Meals	\$675.00	
Utilities	Utilities	\$1,200.00	
Misc. Expenses	Misc. Expenses	\$2,150.00	
Total Monthly Expenses			<u>\$9,005.00</u>
Net Monthly Income:			<u><u>\$5,971.25</u></u>

Fill in this information to identify your case:

Debtor 1	<u>Edward</u>	<u>Charles</u>	<u>Rajuai</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>22-32387-H5</u>		

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:

09/25/2023

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?☐ No☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Son</u>	<u>17</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>16</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>8</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>6</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?☒ No☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses**4. The rental or home ownership expenses for your residence.**
Include first mortgage payments and any rent for the ground or lot.

4. _____

If not included in line 4:

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

4c. Home maintenance, repair, and upkeep expenses

4c. \$300.00

4d. Homeowner's association or condominium dues

4d. _____

Debtor 1 Edward Charles RajuaiCase number (if known) 22-32387-H5Your expenses

5. Additional mortgage payments for your residence , such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$850.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$350.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$350.00</u>
6d. Other. Specify: <u>Cell Phone</u>	6d.	<u>\$400.00</u>
7. Food and housekeeping supplies	7.	<u>\$1,730.00</u>
8. Childcare and children's education costs	8.	<u>\$900.00</u>
9. Clothing, laundry, and dry cleaning (See continuation sheet(s) for details)	9.	<u>\$185.13</u>
10. Personal care products and services	10.	<u>\$210.00</u>
11. Medical and dental expenses	11.	<u>\$900.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$1,100.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$90.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	<u>\$150.00</u>
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$480.00</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Est. Self-Employment Tax</u>	16.	<u>\$1,000.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 2016 Cadillac Escalade	17a.	<u>\$950.00</u>
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____

Debtor 1 Edward Charles RajuaiCase number (if known) 22-32387-H5**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

21. Other. Specify: See continuation sheet 21. + \$2,560.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a.	<u>\$12,505.13</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	_____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<u>\$12,505.13</u>

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	<u>\$26,955.13</u>
23b. Copy your monthly expenses from line 22c above.	23b.	<u>-\$12,505.13</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<u>\$14,450.00</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☒ Yes.

Explain here:

See continuation sheet.

Debtor 1 Edward Charles RajuaiCase number (if known) 22-32387-H59. Clothing, laundry, and dry cleaning (details):

Clothing	\$150.00
Laundry & Dry Cleaning	\$35.13

Total:	<u>\$185.13</u>
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21. Other. Specify:

Gym Membership	\$510.00
Pet Food and Vet Bills	\$200.00
NFS' Debt Payments	\$300.00
HOA Reserve Payment-\$185	\$0.00
Ad Valorem Tax Reserve Payment-\$70	\$0.00
Educational Books and Supplies for Teacher-(NFS is a Teacher)	\$150.00
Lawn Care	\$100.00
School Activities and Supplies	\$300.00
Contribution to 529 IRAfor 4 Children	\$1,000.00

Total:	<u>\$2,560.00</u>
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24. Expected increase or decrease in expenses within the year after you file this form:

Debtor's NFS is recovering from cancer and the reason for the increased medical monthly expense. Debtor has recent health issues as well.

Debtor's 8 year old daughter is Autistic.

Fill in this information to identify your case:

Debtor 1	<u>Edward</u>	<u>Charles</u>	<u>Rajuai</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>22-32387-H5</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petitioner's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Edward Charles Rajuai
Edward Charles Rajuai, Debtor 1

X _____
Signature of Debtor 2

Date 09/25/2023
MM / DD / YYYY

Date _____
MM / DD / YYYY